

REMARKS

Claims 1-7, 15, 16, 18-24, and 32 are pending in the present application. Claims 8-14, 17, 25-31, and 33 are canceled. Reconsideration of the claims is respectfully requested.

I. 35 U.S.C. § 121

The Office Action requires a restriction to one of the following inventions:

- I. Claims 1-7, 15, 16, 18-24, and 32, drawn to check data recognition, classified in class 382, subclass 137; and
- II. Claims 8-14, 17, 25-31, and 33, drawn to bill distribution and payment, classified in class 705, subclass 40.

In response to the Restriction Requirement, applicants elect invention I, claims 1-7, 15, 16, 18-24, and 32, without traverse.

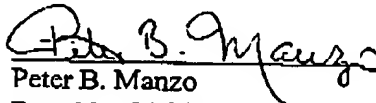
Claims 8-14, 17, 25-31, and 33, to non-elected invention II, are hereby canceled without prejudice or disclaimer. It is respectfully urged that the subject application be reconsidered.

II. Conclusion

The examiner is invited to call the undersigned at the below-listed telephone number if in the opinion of the examiner such a telephone conference would expedite or aid the prosecution and examination of this application.

DATE: July 13, 2005

Respectfully submitted,


Peter B. Manzo
Reg. No. 54,700

Duke W. Yee
Reg. No. 34,285

Yee & Associates, P.C.
P.O. Box 802333
Dallas, TX 75380
(972) 385-8777
Attorneys for Applicants